Case 1:12-bk-10990-NWW Doc 1 Filed 02/26/12 Entered 02/26/12 16:49:24 Desc Main Document Page 1 of 41

	States Bank tern District o						Voluntary Petition
Name of Debtor (if individual, enter Last, First Grant, David Lee II		Name of Joint Debtor (Spouse) (Last, First, Middle): Grant, Chandia Lee					
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	All Ot (include	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)	oayer I.D. (ITIN) No	./Complete EIN	(if more	our digits of than one, state	all)	· Individual-T	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 141 Mack Smith Road Chattanooga, TN	Street 141	Address of	Joint Debtor mith Road		zip Code		
County of Residence or of the Principal Place of Hamilton Mailing Address of Debtor (if different from st		37412	Ha	milton		•	ace of Business:
Maning Address of Debtor (II different from st	reet address).	ZIP Code	- Wiaiiii	ig Address	or John Deor	or (ii differer	ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	r						1
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors Country of debtor's center of main interests:	☐ Health Care E☐ Single Asset in 11 U.S.C. Single Asset in 11 U.S.C. Single Asset in 12 U.S.C.	Real Estate as d § 101 (51B) Broker k xempt Entity ox, if applicable)			the I er 7 er 9 er 11 er 12	Petition is Fil	tcy Code Under Which led (Check one box) napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding of Debts c one box) Debts are primarily business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one bo	under Title 26 o Code (the Inter	of the United State	es e).	"incurr	ed by an indivi onal, family, or	dual primarily	for pose."
Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considera debtor is unable to pay fee except in installments. Form 3A. Filing Fee waiver requested (applicable to chapte attach signed application for the court's consideration)	o individuals only). Mution certifying that the Rule 1006(b). See Off	Ist Check if: Check if: Decrease Grade A pare Check all A pare A	btor is a sr btor is not btor's aggi- less than applicable blan is bein ceptances	a small busing regate nonco \$2,343,300 (a) to boxes: ng filed with of the plan w	debtor as defir ness debtor as c ntingent liquida amount subject this petition.	ned in 11 U.S.C defined in 11 U ated debts (exc to adjustment	
Statistical/Administrative Information ☐ Debtor estimates that funds will be availabl ☐ Debtor estimates that, after any exempt pro there will be no funds available for distribu	perty is excluded an	d administrative		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000 5,001- 10,000] 25,001- 60,000	50,001- 100,000	OVER 100,000		
Estimated Assets So to \$550,001 to \$500,001 to \$550,000 to \$100,000 to \$100,0	\$1,000,001 \$10,000,000 to \$10 to \$50 million	to \$100 to] 100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities SO to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,00 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion			

Case 1:12-bk-10990-NWW Doc 1 Filed 02/26/12 Entered 02/26/12 16:49:24 Desc

Main Document Page 2 of 41 **B1** (Official Form 1)(12/11) Page 2 Name of Debtor(s): Voluntary Petition **Grant, David Lee II** Grant, Chandia Lee (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Eron H. Epstein February 20, 2012 Signature of Attorney for Debtor(s) (Date) Eron H. Epstein 007007 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(12/11)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Grant, David Lee II

Grant, Chandia Lee

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

proceeding, and that I am authorized to file this petition.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

X /s/ David Lee Grant, II

Signature of Debtor David Lee Grant, II

X /s/ Chandia Lee Grant

Signature of Joint Debtor Chandia Lee Grant

Telephone Number (If not represented by attorney)

February 20, 2012

Date

Signature of Attorney*

X /s/ Eron H. Epstein

Signature of Attorney for Debtor(s)

Eron H. Epstein 007007

Printed Name of Attorney for Debtor(s)

Eron H. Epstein, Atty.

Firm Name

Bankruptcy Affiliates 713 Cherry Street Chattanooga, TN 37402

Address

(423) 267-1512 Fax: (423) 267-0809

Telephone Number

February 20, 2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B6A (Official Form 6A) (12/07)

In re	David Lee Grant, II,	Case No.
	Chandia Lee Grant	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	David Lee Grant, II,	Case No.
	Chandia Lee Grant	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		,			* *
	Type of Property	N O Description and Location E	of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand		J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods		-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothing		-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	х			
			(Total	Sub-Tota of this page)	al > 2,550.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

d u a C re 1	Type of Property Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1).	SCH N O N E	Debtors IEDULE B - PERSONAL PROPE (Continuation Sheet) Description and Location of Property	Husband,	
d u a C re 1	nterests in an education IRA as lefined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1).	O N E	Description and Location of Property	Wife	
d u a C re 1	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1).	Х		Joint, or Communit	
O	Give particulars. (File separately the ecord(s) of any such interest(s). 1 U.S.C. § 521(c).)				
Р	nterests in IRA, ERISA, Keogh, or other pension or profit sharing blans. Give particulars.	X			
a	Stock and interests in incorporated and unincorporated businesses. temize.	X			
	nterests in partnerships or joint ventures. Itemize.	X			
a	Government and corporate bonds and other negotiable and connegotiable instruments.	X			
6. A	Accounts receivable.	X			
p d	Alimony, maintenance, support, and property settlements to which the lebtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owed to debtor neluding tax refunds. Give particulars		011 Estimated Federal Income Tax Refund	J	7,828.00
e e d	Equitable or future interests, life states, and rights or powers exercisable for the benefit of the lebtor other than those listed in Schedule A - Real Property.	x			
iı d	Contingent and noncontingent nterests in estate of a decedent, leath benefit plan, life insurance policy, or trust.	X			
c ta d	Other contingent and unliquidated claims of every nature, including ax refunds, counterclaims of the lebtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-To (Total of this page	

Sheet __1__ of __2__ continuation sheets attached

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	David Lee Grant, II,
	Chandia Lee Grant

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and	1995	Chevrolet Corsica	J	1,500.00
	other vehicles and accessories.	2004	Ford Explorer	J	1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

2,500.00

Total >

12,878.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/10)

In re	David Lee Grant, II,	Case No.
	Chandia Lee Grant	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand	Tenn. Code Ann. § 26-2-103	50.00	50.00
<u>Household Goods and Furnishings</u> Household goods	Tenn. Code Ann. § 26-2-103	2,000.00	2,000.00
Wearing Apparel Clothing	Tenn. Code Ann. § 26-2-104	500.00	500.00
Other Liquidated Debts Owing Debtor Including Ta 2011 Estimated Federal Income Tax Refund	<u>x Refund</u> Tenn. Code Ann. § 26-2-103	7,828.00	7,828.00
Automobiles, Trucks, Trailers, and Other Vehicles 1995 Chevrolet Corsica	Tenn. Code Ann. § 26-2-103	1,500.00	1,500.00
2004 Ford Explorer	Tenn. Code Ann. § 26-2-103	1,000.00	1,000.00

Total: 12,878.00 12,878.00

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B6D (Official Form 6D) (12/07)

In re	David Lee Grant, II, Chandia Lee Grant		Case No.	
_	Chandia Lee Grant		_1	
_		Debtors	- /	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_			C O N T I	UNLI	D		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY			
Account No.				N G E N T	I DATED	Ш		
			Value \$		D			
Account No.								
	_	╀	Value \$	H	L	Н		
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of the	ubt his j				
			(Report on Summary of Sc		ota		0.00	0.00
			(Report on Summary of Sc	1160	ıuıt	58)		

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B6E (Official Form 6E) (4/10)

In re	David Lee Grant, II,	Case No.	
	Chandia Lee Grant		
-		Debtors ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	David Lee Grant, II, Chandia Lee Grant		Case No.	
_		Debtors	- /	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 \square Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CDEDITOD'S NAME	С	Н	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT L NG EN	NLL QUL	S P	AMOUNT OF CLAIM
Account No. xxxxxx9968			Opened 3/01/08	N	D A T E D		
Afni, Inc. Attn: Bankruptcy Po Box 3037 Bloomington, IL 61702		н	FactoringCompanyAccount At T Formerly Bell South		D		153.00
Account No. xxxxxxxxxxxxx0000			Opened 4/01/10		T		
Amo Recoveries/Nationwide Recovery Servi Attn: Bankruptcy Po Box 8005 Cleveland, TN 37321		н	CollectionAttorney Assoc In Oral Maxillo. Surg				151.00
·	_		0 1 5/04/00	-			131.00
Account No. xxx5865 Collection Service Agn 515 Airport Rd. Suite 105 Chattanooga, TN 37421		J	Opened 5/01/08 CollectionAttorney Coleman Arnold Md				4.744.00
A4 NJ-				-			1,714.00
Account No. Covington Credit TN-Brainerd Road Attn: Bankruptcy Dept. 4011 Brainerd Road Ste. 133 Chattanooga, TN 37411		J					800.00
_6 continuation sheets attached			(Total of t	Sub his			2,818.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Lee Grant, II,	Case No.
_	Chandia Lee Grant	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	1		1	1	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	lΕ	AMOUNT OF CLAIM
Account No. xxx4381	l		01 Sprint Pcs	'	Ė		
Credit Solutions Corp 5454 Ruffin Rd Suite 200 San Diego, CA 92123		н					620.00
Account No. xxx4381			Opened 10/01/10	T	H	H	
Credit Solutions Corp 5454 Ruffin Rd Suite 200 San Diego, CA 92123		н	FactoringCompanyAccount Sprint Pcs				620.00
Account No. xxxx5105			Opened 6/01/10			H	
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		J	CollectionAttorney Sprint				357.00
Account No.							
First Tennessee Bank ATTN: Bankruptcy 6522 Chapman Highway, Suite 110 Knoxville, TN 37920		J					100.00
Account No. xxxxxx9573	l	H	10 Bellsouth Tennessee			H	
Franklin Col 2978 W Jackson St Tupelo, MS 38801		н					153.00
Sheet no1 of _6 sheets attached to Schedule of		_		Sub	tota	ıl	1,850.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,030.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Lee Grant, II,	Case No.
_	Chandia Lee Grant	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	Q	PUT	AMOUNT OF CLAIM
Account No.				Т	T E D		
Georgia Department of Revenue North East Metro Office 1800 Century Blvd. NE Suite 17200 Atlanta, GA 30345		J					409.00
Account No. xxxx4600			Opened 1/01/10				
National Recovery Agen 2491 Paxton St Harrisburg, PA 17111		J	CollectionAttorney The Hamilton Collection Inc				35.00
Account No. xxx4958	-	-	Med1 02 Parkridge Medical Center				00.00
NCO/Collectron Of Atlanta/Carter-Young Attention: Bankruptcy Po Box 82269 Conyers, GA 30013		н	-				431.00
Account No.							
Nice Cars c/o Northland Group, Inc. Attn: Bankruptcy Dept. P.O. Box 390905 Minneapolis, MN 55439		J					19,600.00
Account No. xxxxxxxxxxxxx6026	T		Opened 1/01/11	T	T		
Online Collections Attn: Tracy Po Box 1489 Winterville, NC 28590		н	CollectionAttorney North Georgia Emc				463.00
Sheet no. 2 of 6 sheets attached to Schedule of				Sub			20,938.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Lee Grant, II,	Case No.
	Chandia Lee Grant	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	ΙĿ	AMOUNT OF CLAIM
Account No. xxx7033 Optima Recovery Servic 6215 Kingston Pk Ste A Knoxville, TN 37919		н	Opened 3/01/10 CollectionAttorney Associates In Diagnostic Radio	T	T E D		556.00
Account No. xxx7267 Optima Recovery Servic 6215 Kingston Pk Ste A Knoxville, TN 37919		J	Opened 1/01/08 CollectionAttorney Associates In Diagnostic Radio				556.00
Account No. xxx9742 Optima Recovery Servic 6215 Kingston Pk Ste A Knoxville, TN 37919		J	Opened 6/01/08 CollectionAttorney Southern Pathology Assoc				100.00
Account No. xxx6882 Optima Recovery Servic 6215 Kingston Pk Ste A Knoxville, TN 37919		J	Opened 2/01/09 CollectionAttorney Associates In Diagnostic Radio				20.00
Account No. xxxx4653 Pinnacle Financial Gro 7825 Washington Ave S St Minneapolis, MN 55439		J	Opened 8/01/11 CollectionAttorney Pendrick - Medclr Level 4				240.00
Sheet no. _3 of _6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			1,472.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Lee Grant, II,	Case No.
_	Chandia Lee Grant	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		I =	AMOUNT OF CLAIM
Account No. xxxx4652			Opened 8/01/11	Т	DATE:		
Pinnacle Financial Gro 7825 Washington Ave S St Minneapolis, MN 55439		J	CollectionAttorney Pendrick - Medclr Level 4		D		168.00
Account No. xxxx4651	╁		Opened 8/01/11		\vdash		
Pinnacle Financial Gro 7825 Washington Ave S St Minneapolis, MN 55439	-	J	CollectionAttorney Pendrick - Medclr Level 4				
							160.00
Account No. xxxx4650 Pinnacle Financial Gro 7825 Washington Ave S St Minneapolis, MN 55439		J	Opened 8/01/11 CollectionAttorney Pendrick - Medclr Level 4				86.00
Account No. xx8531 Pioneer Crdt Po Box 1463 Cleveland, TN 37364		н	Opened 2/16/05 Last Active 11/29/05 NoteLoan				0.00
Account No. xxxxxx7681 Revenue Recovery Corp 612 S Gay St Knoxville, TN 37902		н	Opened 12/01/10 CollectionAttorney Parkridge Emergency Department				563.00
Sheet no. 4 of 6 sheets attached to Schedule of		<u> </u>		Subt			977.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Lee Grant, II,	Case No	·
	Chandia Lee Grant	_	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDAT	ΙĿ		AMOUNT OF CLAIM
Account No. xxxxxx7193 Revenue Recovery Corp 612 S Gay St Knoxville, TN 37902		н	Opened 8/01/09 CollectionAttorney Parkridge Emergency Department	Т	T E D			380.00
Account No. xxxxxx0298 Revenue Recovery Corp 612 S Gay St Knoxville, TN 37902	-	н	Opened 3/01/11 CollectionAttorney Parkridge East Emergency Depar					380.00
Account No. xxx7246 Rmb, Inc Attn: Compliance 409 Bearden Park Circle Knoxville, TN 37919		н	Opened 11/01/06 CollectionAttorney Memorial Health Care System					674.00
Account No. xx6486 Rob Reg Yng 105 Broadway Suite 300 Nashville, TN 37201		J	Opened 7/01/09 CollectionAttorney Chattanooga Epb					629.00
Account No. SunTrust Bank Attn: Bankruptcy Dept. P.O. Box 85092 Richmond, VA 23286	-	J						100.00
Sheet no 5 _ of _ 6 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			T	2,163.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	David Lee Grant, II,	Case No.
	Chandia Lee Grant	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	LIQUID	U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx2030			Opened 6/01/07 Last Active 7/31/10	Т	Ā T E		
U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Paul, MN 55165		н	Educational		D		5,261.00
Account No. xxxxxxxxxxxxx1020	T	T	Opened 1/01/08 Last Active 7/31/10	\top	T	T	
U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Paul, MN 55165		н	Educational				
							4,182.00
Account No. xxxxxxxxxxxxx3040 U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Boul, MN 55165		н	Opened 1/01/08 Last Active 7/31/10 Educational				
St. Paul, MN 55165							3,506.00
Account No. xxxxxxxxxxxx0010			Opened 6/01/07 Last Active 7/31/10 Educational	+			3,300.00
U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Paul, MN 55165		н	Lucational				3,135.00
Account No. xxxxxx3761	╀	_	Opened 6/29/07 Last Active 3/31/10	+	\vdash	\vdash	-,::••••
Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403		н	Educational				0.00
Sheet no. 6 of 6 sheets attached to Schedule of	-			Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				16,084.00
				7	Γota	al	
			(Report on Summary of So	che	dul	es)	46,302.00

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B6G (Official Form 6G) (12/07)

In re	David Lee Grant, II,	Case No.
	Chandia Lee Grant	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 1:12-bk-10990-NWW Doc 1 Filed 02/26/12 Entered 02/26/12 16:49:24 Desc Main Document Page 19 of 41

B6H (Official Form 6H) (12/07)

In re	David Lee Grant, II,	Case No.
	Chandia Lee Grant	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Offi	icial Form 6I) (12/07)			
	David Lee Grant, II			
In re	Chandia Lee Grant		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	OF DEBTOR AND SPO	DUSE			
	RELATIONSHIP(S):	AGE(S):			
Married	Son	10			
	Son	13			
	Son	9			
Employment:	DEBTOR		SPOUSE		
1	ook	Cook			
Name of Employer Ar	ramark Food Service	Aramark Food	Service		
How long employed 1	year	1 year 1 mont	h		
Address of Employer At	tn: Payroll	Attn: Payroll			
Ar	ramark Towers, 15th Floor	Aramark Towe	rs, 15th Floor		
11	01 Market Street	1101 Market S	reet		
Pr	niladelphia, PA 19107	Philadelphia, F	PA 19107		
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)	\$	1,521.00	\$	1,560.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
			_	·	
3. SUBTOTAL		\$	1,521.00	\$	1,560.00
A LEGG BANDOLL DEDUCTIONS					
4. LESS PAYROLL DEDUCTIONS		Φ.	000.00	Φ.	05.00
a. Payroll taxes and social securit	ty	\$	202.00	\$_	65.00
b. Insurance		\$	0.00	\$_	65.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify):		\$	0.00	<u>\$</u> _	0.00
		\$	0.00	\$ <u> </u>	0.00
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	202.00	\$	130.00
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$	1,319.00	\$	1,430.00
0. TOTAL NET MONTHET TAKE II	OMETAT	Φ	1,515.00	ъ –	1,430.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property	r	\$	0.00	\$	0.00
9. Interest and dividends		<u> </u>	0.00	<u>\$</u> —	0.00
	payments payable to the debtor for the debtor's use	or that of	0.00	Ψ_	0.00
dependents listed above	buyinents payable to the debtor for the debtor's use	\$	0.00	\$	0.00
11. Social security or government assis	stance				
(C:£-).		\$	0.00	\$	0.00
(Speen)).			0.00	<u>\$</u> —	0.00
12. Pension or retirement income			0.00	\$ _	0.00
13. Other monthly income		Ψ	0.00	Ψ_	0.00
(Specify):		•	0.00	\$	0.00
(Specify).		<u>\$</u>	0.00	\$	0.00
		Ψ	0.00	Ψ	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	1,319.00	\$	1,430.00
		<u> </u>		2742	
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line	15)	\$	2,749	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Off	icial Form 6J) (12/07)			
In re	David Lee Grant, II Chandia Lee Grant		Case No.	
	Chandia Lee Grant			
		Debtor(s)	·	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Completexpenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	696.00
	-	
a. Are real estate taxes included? Yes No _X No		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	185.00
d. Other Internet	\$	45.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	800.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	· 	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	125.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	
plan)		
a. Auto	\$	0.00
	\$ 	0.00
b. Other c. Other	• ——	0.00
	φ	
14. Alimony, maintenance, and support paid to others	э <u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Student Loans	\$	66.00
Other Storage	\$	79.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,746.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$	2,749.00
b. Average monthly expenses from Line 18 above	\$	2,746.00
c. Monthly net income (a. minus b.)	\$	3.00

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of Tennessee

In re	David Lee Grant, II,		Case No.	
	Chandia Lee Grant			
-		Debtors	Chapter	7
			1	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	12,878.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		46,302.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,749.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,746.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	12,878.00		
			Total Liabilities	46,302.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Eastern District of Tennessee

In re	David Lee Grant, II,		Case No	
	Chandia Lee Grant			
_		Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	16,084.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	16,084.00

State the following:

Average Income (from Schedule I, Line 16)	2,749.00
Average Expenses (from Schedule J, Line 18)	2,746.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,760.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		46,302.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		46,302.00

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B7 (Official Form 7) (04/10)

United States Bankruptcy Court Eastern District of Tennessee

In re	David Lee Grant, II Chandia Lee Grant		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
\$1,905.08	2012 YTD: Debtor Aramark Food Service	
\$8,834.04	2011: Debtor Aramark Food Service	
\$8,000.00	2010: Debtor Aramark Food Service	
\$2,197.80	2012 YTD: Joint Dbt Aramark Food Service	
\$17,824.26	2011: Joint Dbt Aramark Food Service	
\$12,000,00	2010: Joint Dht Aramark Food Service	

2. Income other than from employment or operation of business

None П

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,232.00 2011: Debtor Unemployment \$4,000.00 2010: Debtor Unemployment

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ TRANSFERS

AMOUNT PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

CAPTION OF SUIT AND CASE NUMBER NATURE OF

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

PROCEEDING

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

filed.) NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

407 N. Moore Road

Same

Same

3/2009 - 1/2010

3/2008 - 3/2009

Chattanooga, TN

.....

4111 10th Avenue Chattanooga, TN

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 20, 2012	Signature	/s/ David Lee Grant, II	
			David Lee Grant, II	
			Debtor	
Date	February 20, 2012	Signature	/s/ Chandia Lee Grant	
			Chandia Lee Grant	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Tennessee

	Eastern District of Telinessee			
In re	David Lee Grant, II Chandia Lee Grant		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
* * `	alizing and making rational decisions with respect to
financial responsibilities.);	
ž , , , , , , , , , , , , , , , , , , ,	109(h)(4) as physically impaired to the extent of being
	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
	information provided above is true and correct.
receiting under penalty of perjury that the	mormation provided above is true and correct.
Signature of Debtor:	/s/ Chandia Lee Grant
•	Chandia Lee Grant
Date: February 20, 20	012
-	

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Tennessee

	Edistrii District of Telliessee			
In re	David Lee Grant, II Chandia Lee Grant		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cour	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	etermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or
± • ·	lizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
-	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
- · · · · · · · · · · · · · · · · · · ·	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ David Lee Grant, II
-	David Lee Grant, II
Date: February 20, 20	12

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B6 Declaration (Official Form 6 - Declaration). (12/07)

Date **February 20, 2012**

United States Bankruptcy Court Eastern District of Tennessee

In re	Chandia Lee Grant		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of pe	erjury that I have rea	ad the foregoing summary and schedules, consisting of _	20
	sheets, and that they are true and correct to the best of my knowledge, information, and belief.			
Date	February 20, 2012	Signature	/s/ David Lee Grant, II	
	_	-	David Lee Grant, II	
			Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature

/s/ Chandia Lee Grant

Chandia Lee Grant Joint Debtor

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United States Bankruptcy Court Eastern District of Tennessee

In re	David Lee Grant, II Chandia Lee Grant		Case No.	
		Debtor(s)	Chapter	7

VERIFICATION OF CREDITOR MATRIX

The above Debtor(s) hereby verifies under the penalty of perjury under the laws of the United States of America that the attached list of creditors is true and correct to the best of his/her knowledge.

Date:	February 20, 2012	/s/ David Lee Grant, II	
		David Lee Grant, II	
		Signature of Debtor	
Date:	February 20, 2012	/s/ Chandia Lee Grant	
		Chandia Lee Grant	
		Signature of Debtor	
Date:	February 20, 2012	/s/ Eron H. Epstein	
		Signature of Attorney	
		Eron H. Epstein 007007	
		Eron H. Epstein, Atty.	
		Bankruptcy Affiliates	
		713 Cherry Street	

Chattanooga, TN 37402

(423) 267-1512 Fax: (423) 267-0809

Afni, Inc. Attn: Bankruptcy Po Box 3037 Bloomington, IL 61702

Amo Recoveries/Nationwide Recovery Servi Attn: Bankruptcy Po Box 8005 Cleveland, TN 37321

Collection Service Agn 515 Airport Rd. Suite 105 Chattanooga, TN 37421

Covington Credit TN-Brainerd Road Attn: Bankruptcy Dept. 4011 Brainerd Road Ste. 133 Chattanooga, TN 37411

Credit Solutions Corp 5454 Ruffin Rd Suite 200 San Diego, CA 92123

Credit Solutions Corp 5454 Ruffin Rd Suite 200 San Diego, CA 92123

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

First Tennessee Bank ATTN: Bankruptcy 6522 Chapman Highway, Suite 110 Knoxville, TN 37920

Franklin Col 2978 W Jackson St Tupelo, MS 38801

Georgia Department of Revenue North East Metro Office 1800 Century Blvd. NE Suite 17200 Atlanta, GA 30345

National Recovery Agen 2491 Paxton St Harrisburg, PA 17111

NCO/Collectron Of Atlanta/Carter-Young Attention: Bankruptcy Po Box 82269 Conyers, GA 30013 Nice Cars c/o Northland Group, Inc. Attn: Bankruptcy Dept. P.O. Box 390905 Minneapolis, MN 55439

Online Collections Attn: Tracy Po Box 1489 Winterville, NC 28590

Optima Recovery Servic 6215 Kingston Pk Ste A Knoxville, TN 37919

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Pinnacle Financial Gro 7825 Washington Ave S St Minneapolis, MN 55439

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Pioneer Crdt Po Box 1463 Cleveland, TN 37364

Revenue Recovery Corp 612 S Gay St Knoxville, TN 37902

Revenue Recovery Corp 612 S Gay St Knoxville, TN 37902 Revenue Recovery Corp 612 S Gay St Knoxville, TN 37902

Rmb, Inc Attn: Compliance 409 Bearden Park Circle Knoxville, TN 37919

Rob Reg Yng 105 Broadway Suite 300 Nashville, TN 37201

SunTrust Bank Attn: Bankruptcy Dept. P.O. Box 85092 Richmond, VA 23286

U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Paul, MN 55165

U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Paul, MN 55165

U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Paul, MN 55165

U S Dept Of Ed/Fisl/Sf Bankruptcy Unit Po Box 65128 St. Paul, MN 55165

Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of Tennessee

In re	David Lee Grant, II Chandia Lee Grant		Case No.	
		Debtor(s)	Chapter	7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

David Lee Grant, II Chandia Lee Grant	/s/ David Lee Grant, II	February 20, 2012
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	/s/ Chandia Lee Grant	February 20, 2012
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.